

Proposed NU Business Name: **MAA DEBI SHOE STORE**



Project identification and prepared by: Abul Khayer,
Dhigor Unit, Tangail

Project verified by: Md Rofiqul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	SULAL CHANDRA MOHONTA
Age	:	11-03-1985 (30 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	1 Brother and 3 Sisters
Address	:	Vill: Kolaha P.O: Nagbari Porabari P.S: Ghatail Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	HIRON BALA
(iii) Father's name	:	KHOGENDRA CHANDRA MOHONTO
(iv) GB member's info	:	Branch: Pakutia Ghatail, Centre # 37 (Female), Member ID: 2912, Group No: 07 Member since: 12-09-1987 (28 Years) First loan: 3,000 taka.
Further Information:		Existing loan: BDT 1,20,000 Outstanding loan: BDT 14,400
(v) Who pays GB loan installment	:	Mother
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	Three years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Mother's income (Agriculture)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01758-587801
Father Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhigor Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Hiron Bala is a member of Grameen Bank since 28. years. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	MAA DEBI SHOE STORE
Location	:	Pakutia Bazaar, Ghatail, Tangail
Total Investment in BDT	:	BDT 4,00,000
Financing	:	Self BDT 2,50,000 (from existing business) 63% Required Investment BDT 1,50,000 (as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing shoes like; Gents Sandal, China sandal, Ladies sandal, Kids sandal etc.▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪After getting equity fund one employee will be appointed.▪The shop is rented.▪Collects goods from Dhaka, Bongobondhu Aveneu.▪Agreed grace period is 4 months.

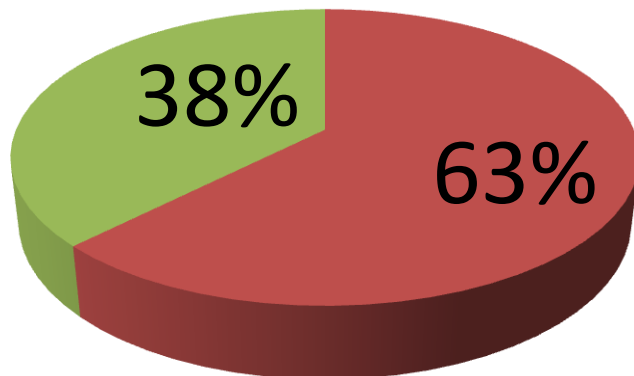
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Gents Sandal, China sandal, Ladies sandal, Kids sandal etc	3,200	96,000	1,152,000
Total Sales (A)	3,200	96,000	1,152,000
Less. Variable Expense			
Gents Sandal, China sandal, Ladies sandal, Kids sandal etc	2,560	76,800	921,600
Total variable Expense (B)	2,560	76,800	921,600
Contribution Margin (CM) [C=(A-B)]	640	19,200	230,400
Less. Fixed Expense			
Rent		2,000	24,000
Electricity Bill		200	2,400
Generator Bill		200	2,400
Mobile Bill		600	7,200
Transportation		2,000	24,000
Salary (self)		5,000	60,000
Entertainment		300	3,600
Guard		120	1,440
Total fixed Cost (D)		10,420	125,040
Net Profit (E) [C-D]		8,780	105,360

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Gents Sandal	50,000	50,000	1,00,000
Ladies Sandal	50,000	50,000	1,00,000
Kids Sandal	30,000	30,000	50,000
Bermis, China etc	20,000	20,000	40,000
Security	1,00,000	-	1,00,000
Total	2,50,000	1,50,000	4,00,000

Source of Finance



- Entrepreneur's Contribution 250,000
- Investor's Investment 150,000
- Total 400,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Gents Sandal, China sandal, Ladies sandal, Kids sandal etc	5,300	159,000	1,908,000	2,003,400	2,103,570
Total Sales (A)	5,300	159,000	1,908,000	2,003,400	2,103,570
Less. Variable Expense					
Gents Sandal, China sandal, Ladies sandal, Kids sandal etc	4,240	127,200	1,526,400	1,602,720	1,682,856
Total variable Expense (B)	4,240	127,200	1,526,400	1,602,720	1,682,856
Contribution Margin (CM) [C=(A-B)	1,060	31,800	381,600	400,680	420,714
Less. Fixed Expense					
Rent		2,000	24,000	24,000	24,000
Electricity Bill		200	2,400	3,000	3,500
Generator Bill		200	2,400	2,800	3,200
Mobile bill & SMS Monitoring		850	10,200	10,800	11,200
Transportation		3,000	36,000	38,000	40,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		4,000	48,000	48,000	48,000
Entertainment		400	4,800	5,200	5,500
Guard		120	1,440	1,600	1,800
Total Fixed Cost		15,770	189,240	193,400	197,200
Net Profit (E) [C-D]		16,030	192,360	207,280	223,514
Investment Payback			60,000	60,000	60,000

Cash flow projection on business plan (rec. & Pay)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	150,000		
1.2	Net Profit	192,360	207,280	223,514
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		132,360	279,640
	Total Cash Inflow	342,360	339,640	503,154
2	Cash Outflow			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000	60,000
	Total Cash Outflow	210,000	60,000	60,000
3	Net Cash Surplus	132,360	279,640	443,154

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 03 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest
Local competitors;

Pictures











FAMILY PICTURE

